## Closing Cost Details

## Loan Costs Other Costs E. Taxes and Other Government Fees A. Origination Charges % of Loan Amount (Points) Recording Fees and Other Taxes Transfer Taxes F. Prepalds Homeowner's Insurance Premium ( months) Mortgage Insurance Premium ( months) Prepaid Interest ( perday for days@ Property Taxes (months) G. Initial Escrow Payment at Closing Homeowner's Insurance per month for mo. Mortgage Insurance per month for mo. B. Services You Cannot Shop For Property Taxes per month for mo. H. Other I. TOTAL OTHER COSTS (E+F+G+H) C. Services You Can Shop For J. TOTAL CLOSING COSTS D+1 Lender Credits Calculating Cash to Close Total Closing Costs (J) Closing Costs Financed (Paid from your Loan Amount) Down Payment/Funds from Borrower Deposit Funds for Borrower Seller Credits Adjustments and Other Credits Estimated Cash to Close D. TOTAL LOAN COSTS (A + B + C) Adjustable Payment (AP) Table Adjustable Interest Rate (AIR) Table Interest Only Payments? Index + Margin Initial Interest Rate **Optional Payments?** Minimum/Maximum Interest Rate Step Payments? Change Frequency Seasonal Payments? First Change Monthly Principal and Interest Payments Subsequent Changes First Change/Amount Limits on Interest Rate Changes Subsequent Changes First Change Maximum Payment Subsequent Changes

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